

LISTING OF THE CLAIMS

Applicants hereby present a full listing of the claims, their status in the application, and amendments thereto, in accordance with 37 CFR 1.173, as indicated:

Listing of claims:

1-163. (Cancelled)

164. (Twice Amended) A method for facilitating a transfer of funds using a wireless device having a user interface, said method comprising:
determining, at the wireless device, a function code corresponding to a user's indication of a desired funds transfer via the user interface of the wireless device; and
transmitting, at the wireless device, the determined function code along with user identification information comprising wireless device identification information and
addressed so as to terminate with a wireless service provider,
wherein, the service provider comprises a central processing unit, and the central processing unit is configured to, in response to receipt of said function code and user identification information, authorize the desired funds transfer, said authorization being at least partially dependent upon a source account identification being determined from the user identification.

165. (Amended) The method of claim 164, wherein the funds transfer corresponds to a default amount at a pre-set price.

166. (Three Times Amended) The method of claim 164, wherein the funds transfer comprises:
identifying a variable amount[,]; and
sending information respecting the identified amount to the wireless service provider.

167. (Amended) The method of claim 164, further comprising determining a destination account from the function code.

168. (Amended) The method of claim 164, further comprising identifying a destination account using said user interface.

169. (Cancelled)

170. (Three Times Amended) A method for facilitating paying a vendor for goods or services, the method comprising:

determining, at a wireless device having a user interface, an instruction from the user relating to a payment transaction; and

sending, at the wireless device, a function code addressed so as to terminate with the wireless service provider and corresponding to the payment transaction instruction to a wireless service provider such that the payment transaction and user identification information comprising wireless device identification information can be identified;_____

wherein the wireless service provider comprises a central processing unit configured, in response to receipt of said function code and user identification information to authorize the payment transaction, said authorization being at least partially dependent upon a source account identification being determined from the user identification information.

171. (Amended) The method of claim 170, wherein the payment transaction corresponds to a default amount at a pre-set price.

172. (Amended) The method of claim 170, wherein the payment transaction comprises:

identifying a variable amount; and

sending the identified amount to the wireless service provider.

173. (Amended) The method of claim 170, further comprising determining a destination account from the function code.

174. (Amended) The method of claim 170, further comprising identifying a destination account from the user interface.

175. (Cancelled)

176. (Three Times Amended) A method for facilitating payment of a highway toll, comprising:

determining, at a wireless device, an instruction relating to a highway toll payment transaction; and

sending a highway toll payment corresponding function code to a wireless service provider to identify the highway toll payment transaction along with user identification information comprising wireless device identification information, and addressed so as to terminate with the wireless service provider,

wherein the wireless service provider comprises a central processing unit configured to, in response to receipt of said function code and user identification information, authorize the payment transaction, said authorization being at least partially dependent upon a source account identification being determined from the user identification information.

177. (Amended) The method of claim 176, wherein the highway toll payment transaction corresponds to a default amount at a set price.

178. (Amended) The method of claim 176, further comprising:
identifying a variable amount, and
sending the identified amount to the wireless service provider.

179. (Amended) The method of claim 176, further comprising determining a destination account from the function code.

180. (Twice Amended) The method of claim 176, further comprising
identifying a destination account using the [the] user interface.

181. (Cancelled)

182. (Three Times Amended) A method for facilitating payment of a public transit fare, comprising:
determining, at a wireless device, an instruction relating to a transit fare payment

transaction; and

sending a function code corresponding to a transit fare payment instruction to a wireless service provider to identify the transit fare payment transaction along with user identification information comprising wireless device identification information, wherein the wireless service provider comprises a central processing unit configured to, in response to receipt of said function code and user identification information, [to] authorize the transit fare payment transaction, said authorization being at least partially dependent upon a source account identification being determined from the user identification information.

183. (Amended) The method of claim 182, wherein the transit fare payment corresponds to a default amount at a pre-set price.

184. (Twice Amended) The method of claim 182, further comprising:
identifying a variable amount; and
sending the identified amount to the wireless service provider.

185. (Amended) The method of claim 182, further comprising determining a destination account from the function code.

186. (Amended) The method of claim 182, further comprising identifying a destination account using the user interface.

187. (Cancelled)

188. (Three Times Amended) A method for facilitating payment of a parking garage fee, comprising:

determining, at a wireless device an instruction identifying a parking garage fee payment transaction[.]; and

sending a function code corresponding to the parking garage fee payment instruction information to a wireless service provider to identify the parking garage fee payment transaction along with user identification information comprising wireless device identification information, and addressed so as to terminate with the wireless service provider,

wherein the wireless service provider comprises a central processing unit configured to, in response to receipt of said function code and user device identification information, authorize the parking garage fee payment transaction, said authorization being at least partially dependent upon a source account identification being determined from the user identification information.

189. (Amended) The method of claim 188, wherein the parking garage fee payment transaction corresponds to a default amount at a pre-set price.

190. (Three Times Amended) The method of claim 188, further comprising: identifying a variable amount[,]; and sending the identified amount to the wireless service provider.

191. (Amended) The method of claim 188, further comprising determining a destination account from the function code.

192. (Amended) The method of claim 188, further comprising identifying a destination account using the user interface.

193. (Cancelled)

194. (Three Times Amended) A method for facilitating an inquiry of account balance information, comprising:

determining, at a wireless device, an account inquiry instruction identifying the account inquiry transaction[,];

sending account inquiry instruction information[,] to a wireless service provider to identify the account inquiry transaction along with user identification information comprising wireless device identification information, and addressed so as to terminate with the wireless service provider,

wherein the wireless service provider comprises a central processing unit configured to, in response to receipt of said function code and user identification information, authorize the account inquiry transaction, said authorization being at least partially dependent upon a source account identification being determined from the user identification information.

195. (Cancelled)

196. (Amended) A method for facilitating a transfer of funds, said method comprising:

receiving, at a wireless service provider comprising a central processing unit, a message including a function code corresponding to user selection of a desired funds transfer via a wireless device, said message further including user identification information, said user identification information comprising wireless device identification information, said message addressed so as to terminate with the wireless service provider;

in response to receipt of said function code and user identification information, authorizing, at the wireless service provider, the desired funds transfer, said authorizing including determining a source account identification from the user identification information[.]; and

responding, at the wireless service provider, to receipt of the function code and user identification information.

197. (Twice Amended) The method of claim 196, wherein the funds transfer corresponds to a predetermined amount.

198. (Twice Amended) The method of claim 196, further comprising:
prompting for variable amount information[.]; and
receiving the variable amount information

199. (Amended) The method of claim 196 which further includes determining a destination account from the function code.

200. (Cancelled)

201. (Three Times Amended) A method for facilitating payment of a vendor for goods or services, comprising:

receiving, at a wireless service provider comprising a central processing unit, a message from a wireless device, the message including a function code corresponding to a payment transaction instruction to identify a payment transaction, said message

further including user identification information comprising wireless device identification information, wherein said message is addressed so as to terminate with the wireless service provider[,];

determining, at the wireless service provider, a source account identification [dependently] dependent upon the user identification[,];

authorizing, at the wireless service provider, the payment transaction[,]; and

responding, at the wireless service provider, to receipt of the function code and user identification.

202. (Amended) The method of claim 201, wherein the payment transaction corresponds to a default amount at a pre-set price.

203. (Three Times Amended) The method of claim 201, further comprising: prompting for variable amount information[,]; and receiving the variable amount information from the wireless device.

204. (Amended) The method of claim 201, further comprising determining a destination account from the function code.

205. (Three Times Amended) The method of claim 201, further comprising: prompting for destination account information[,]; and receiving said destination account information from the wireless device.

206. (Three Times Amended) A method for facilitating payment of a highway toll, comprising:

receiving, at a wireless service provider comprising a central processing unit, a message from a wireless device and including a function code corresponding to a highway toll payment instruction to identify a highway toll payment transaction, said message further including user identification information comprising wireless device identification information, wherein said message is addressed so as to terminate with a wireless service provider;

determining, at the wireless service provider, a source account identification dependently upon the user identification information[,];

authorizing, at the wireless service provider, the highway toll payment transaction[,]; and

responding, at the wireless service provider, to receipt of the highway toll payment instruction.

207. (Twice Amended) The method of claim 206, wherein the highway toll payment corresponds to a pre-set price.

208. (Three Times Amended) The method of claim 206, further comprising: prompting for variable amount information[,]; and receiving the variable amount information from the wireless device.

209. (Amended) The method of claim 206, further comprising determining a destination account from the function code.

210. (Three Times Amended) The method of claim 206, further comprising: prompting for destination account information[,]; and receiving said destination account information from the wireless device.

211. (Four Times Amended) A method for paying a public transit fare, comprising: receiving, at a wireless service provider comprising a central processing unit, a message from a wireless device comprising a function code corresponding to [a] transit fare payment instruction information to identify a transit fare payment transaction, said message further including user identification information comprising wireless device identification information, and wherein said message is addressed so as to terminate with a wireless service provider;

determining, at the wireless service provider, a source account identification from the user identification information[,];

authorizing, at the wireless service provider, the transit fare payment transaction[,]; and

responding, at the wireless service provider, to receipt of the transit fare payment instruction information.

212. (Amended) The method of claim 211, wherein the transit fare payment corresponds to a pre-set price.

213. (Three Times Amended) The method of claim 211, further comprising: prompting for variable amount information[,]; and receiving the variable amount information from the wireless device.

214.-215. (Cancelled)

216. (Three Times Amended) A method for facilitating payment of a parking garage fee, comprising:

receiving, at a wireless service provider comprising a central processing unit, a message from a wireless device comprising a function code corresponding to parking garage fee payment instruction information to identify the parking garage fee payment transaction, said message including user identification information comprising wireless device identification information, and wherein said message is addressed so as to terminate with a wireless service provider;

determining, at the wireless service provider, a source account identification from the user identification[,];

authorizing, at the wireless service provider, the parking garage fee payment transaction[,]; and

responding, at the wireless service provider, to the parking garage fee payment instruction.

217. (Amended) The method of claim 216, wherein the parking garage fee payment transaction corresponds to a pre-set price.

218. (Three Times Amended) The method of claim 216, further comprising: prompting for variable amount information[,]; and receiving the variable amount information from the wireless device.

219. (Amended) The method of claim 216, further comprising determining a destination account from the function code.

220. (Cancelled)

221. (Three Times Amended) A method for facilitating an inquiry of account balance information, comprising:

receiving, at a wireless service provider comprising a central processing unit, a message from a wireless device comprising a function code corresponding to account inquiry instruction information to identify an account inquiry transaction, said message further including user identification information comprising wireless device information, and wherein said message is addressed so as to terminate with a wireless service provider;

determining, at the wireless service provider, the account identification from the user identification[,];

authorizing, at the wireless service provider, the account inquiry transaction[,];
and

responding, at the wireless service provider, to receipt of the account inquiry transaction.